Every Week

THE BIG 3¢ WORTH

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DU PONT FABRIKOID

How Many Cars Have Hides?

A Sequel to "How Many Hides Has a Cow?"

MORE cars are now upholstered in Du Pont Fabrikoid than in any other material.

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About 20% of the new pleasure cars sold in 1915 were upholstered in hides or hide splits. About 10% were upholstered in cloth. Of the remaining 70%, upholstered in leather substitutes the majority were in Du Pont Fabrikoid, Motor Quality.

Four years ago nearly all automobiles were upholstered in good leather, but 1915 production was just about twice that of 1912—in the meantime the steadily decreasing hide supply has made prices soar.

The attempt to meet the famine in real grain leather, by using and selling cheapened splits as "genuine leather" has been a failure.

The public has learned that there is a vast difference between real grain leather and so-called "genuine leather." Today automobile manufacturers face the choice of real grain leather or its nearest popular competitor, Du Pont Fabrikoid.

Real grain leather, because of scarcity and high price, is out of the question for popular priced models that are produced in any considerable quantity. Therefore, since coated splits, masquerading as "genuine leather" have proved impractical, the decision of the greatest makers of popular priced cars has been in favor of Du Pont Fabrikoid, Motor Quality, proved the most desirable after several years' use on hundreds of thousands of automobiles.

Du Pont Fabrikoid is not leather, but a scientific substitute therefor, which has made good. It has the artistic appearance and beauty of real grain leather, and in addition is waterproof, washable and will outwear the grade of "genuine leather" used on 90% of the cars that "have hides."

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Why Travel?

BRUCE BARTON, Editor

A GREAT deal of nonsense is written about travel.

"The great educator," people call it—"the great broadener": as if, by merely climbing on a train or taking one's meals at a hotel, *presto!* one is educated and broadened.

As a matter of fact, most people who travel are neither broadened nor educated.

We know a woman who went to Europe. She saw Venice and Vesuvius, and she can not, to save her life, remember which is which. She remembers Rome as the place where her trunk got lost.

The least intelligent people in America are the very wealthy who flit around the world, as Emerson says, like moths around a lamp.

They travel South—to Palm Beach.
They travel West—to the St. Francis Hotel.
They travel East—to the St. Regis.

Everywhere they meet the same people. They are careful never to go beyond the limits of their own set. They insulate themselves, with pathetic diligence, against any possible new idea.

Palm Beach is a good thing to see—once.

And, as Dr. Bowers points out on another page, most of us would have better health if we were to follow the example of the rich and take our vacations sometimes in the winter, breaking the long, hard pull.

But there's a lot to see in the South besides Palm Beach.

Some winter—this winter, if you can—take a train into the foot-hills of Kentucky or North Carolina. Then get on a horse and ride.

You will see a kind of people you never saw before: people driving ox-teams, living in one-room log cabins—living as your ancestors lived a hundred years ago.

People who fight feuds and make moonshine whiskey, but who, when the Civil War crisis came, poured 150,000 Southern mountain men into the Northern army, and saved the Union.

These are the Kentucky mountaineers. Lincoln was one of them. They are worth knowing.

Or take a boat down the Ohio and up the Tennessee, past the battle-fields where Grant fought to cut the Confederacy in two. You will learn more about the Civil War on a trip like that than you would by reading a dozen books.

Or pick out some little plantation town in Louisiana, and discover for yourself what life meant to the Southerner before the war.

Or bury yourself for a week in the old part of New Orleans, amid the memories of the Spaniard and the French.

"Take a winter vacation; go South; it will do you good." That's Dr. Bowers' advice.

But don't go South to see the same people you can see by staying at home. That's ours.

If you are planning a winter vacation, and there's any information we can get for you, drop me a line at my office, 95 Madison Avenue, New York.

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"It seems clear that in the present war, as in all wars, woman pays. Her most precious assets are being sacrificed to the war-god. . . .

. . . In the coming sex crisis, then, will womanhood be chosen or passed through the keen rivalry for mates?"

Will Women Do the Marrying After the War?

By GEORGE ELLIOTT HOWARD

Professor of Sociology in the University of Nebraska

BY the lowest expert figure, in normal times Europe has an average of about 12,000 more females than males in each million of the population. For her 450,000,000 people this means a vast host of women who under monogamy can not find husbands, even allowing for a growing number who prefer celibacy to wedlock. In some of the warring lands the surplus of potentially mateless women is much larger than this average. Before the war (1910) the excess of females in Belgium was 93,204; in Hungary, 195,821; in Austria, 503,890; in France, 645,211; in Germany, 845,681; while in European Russia there were 1029 females to 1000 males. Furthermore, if the possible mating of each woman with some man be nature's ideal, the social balance-sheet of the British Isles (1911) shows the huge deficit of 1,337,398 males. On the other hand, before the war, Italy, Rumania, Bulgaria, Servia, and Greece had each a considerable shortage of females.

Here, then, is the crude material, the elemental social fact. What does it mean? Are we justified in assuming that an over-supply of females in a population tends to cheapen womanhood in the matrimonial market? Or that an under-supply tends to enhance its value? If so, is womanhood dearer in Servia, Bulgaria, or Italy,—as also in the United States,—where women are relatively scarce, than in Austria, France, Germany, or Great Britain, where there is a shortage of men? How will the awful destruction of male life during the war change the existing social evaluations of the sexes? Will it degrade womanhood, wifehood, and motherhood? Is that the meaning of "war-brides" and "war-babies"? Are there offsetting gains? How about the new variables of woman's work? Do these signify enlarged economic independence after the war? Finally, are there not psychic factors of supreme value for predicting any change in the relative place of woman and man in the family and in the larger society?

Clearly, here we are "up against" a big, many-sided problem in social arithmetic. To change the metaphor, here is a call for a prophet who dares read the future only in the light of the past. Let us appeal to history.

Militarism and Nature's Law

ACROSS the dim line that divides the primitive man-animal from his lower brethren: what is the basic lesson which we read? That the mother-sex is primary in nature's scheme. The father-sex came later, and it was long in socializing. The father was slow to share with the mother the burden of caring for the young. For the female is dominant in the conservation as well as in the reproduction of life. Accordingly, everywhere in the animal world, with few exceptions, the male appears as the wooer and the female as the chooser in mating. Wide liberty of choice on the part of the female is also the rule among primitive men.

This condition did not endure. Forces were at work which eventually caused a crisis in woman's status: the subversion of the primitive law of free choice of her mate. How did it come about that almost everywhere, in substance if not always in form, the rôles of the sexes in courtship were interchanged, man becoming the chooser and woman the wooed? Through what dire catastrophe did the wife exchange freedom for subjection? The riddle is not hard to read; for clearly the crisis is due to warfare and the warrior state, both created by the male. In female infanticide, wife capture, wife purchase, concubinage, and the perpetual legal bondage of woman, the record of militarism is writ large.

Though woman was thus heavily handicapped, it was her hand chiefly that first moved the lever of civilization. She was the mother of industry and the social builder. While primitive man was hunting and fighting and governing, primitive woman was creating and practising the arts of peace. The "habit of labor" is her achievement; and she molded the usages and folkways by which the sex relations were gradually controlled, disciplined, and refined. Most precious of all were the spiritual qualities developed through these experiences; maternal love, human sympathy, the passion for the conservation of life.

Now, this social division of labor is only partially conditioned by nature's sex division of function: that is, by motherhood and fatherhood. In the main, it is a man-made division. Would not the social system have been better had men and women shared on equal terms in the world's work? Might not peace rather than warfare have become the state ideal? For war, the capital mistake of a man-made world, is always and everywhere the scourge of womanhood.

Decidedly the war-struggle theory of organic and social progress, of "survival of the fittest," is the most monstrous fallacy, the most sinister blunder, that so-called science has ever committed. The biologist and the sociologist have each been guilty. Appealing to Charles Darwin, Bernhardi asserts that war is nature's law of growth. "War," he explains, "gives a biologically just decision, since its decision rests on the very nature of things." On the contrary, I dare affirm that peace and mutual aid are nature's law of animal uplift.

Does Good Follow War?

IT is not hard to place the finger on the two weak links in the war-struggle argument. First is the elementary fallacy that good follows war, therefore war is the cause of good. Just as reasonably one may assert that the less antiquated police system following an outbreak of crime, or the up-to-date system of sanitation installed after an outbreak of bubonic plague, is caused by crime or by disease; each of which, therefore, according to Bernhardian sociology, is a beneficent provision of nature for securing socially "just decisions." In reality, the swift progress sometimes made just after a war is due to the prior peace-produced spiritual assets of civilization: experience, scientific knowledge, a socialized public conscience. War, like crime and disease, spells social waste that should have been avoided.

The other weak link in the logic of social Darwinism is the confusion of physical struggle with spiritual struggle. Society is a psychic fact: and it has been developed, not by dreadnoughts, but by discussion; not by the clash of arms, but by the conflict of ideas; not by the bullets of embattled soldiers, but through the ideals of lofty souls.

The great lesson of history is repeating itself with frightful emphasis in the present war. Never before, seemingly, has there been so cynical a destruction of the precious assets of civilization, gathered with such infinite toil in times of

peace. Especially is this true of woman's share. Or perhaps the shock is felt more keenly because lately we have become more fully aware of the true value of our spiritual goods; of the fact that the war is menacing the highest and holiest possessions of modern society; that it is squandering not merely the fruits of human toil—food and clothing and temples and cities—and vainly consuming nature's bounty in mineral and other material resources, but also that it is pitilessly wasting ideals. For it is not true that war forces out and strengthens idealism. War stifles the rising voice of race brotherhood in the scream of Ernst Lissauer's "Hate-Song" and Heinrich Vierordt's homicidal frenzy. War recklessly squanders the emotional energy displayed in the courage, devotion, sacrifice, and heroism that it demands; and it depreciates the vastly nobler and harder tests of these virtues called for in the normal conflicts of peaceful life. War is the blight of ideals.

"War-Brides" and "War-Babies"

THE European war, in a more deliberate and cold-blooded spirit than is recorded of any preceding war, is menacing the basic social ideals that center in courtship, wedlock, and the family in the relations of mother, father, and child. The modern safeguards of the marriage institution, slowly and painfully constructed, are being torn down. The newer conception of wedlock as essentially a spiritual companionship of all life, resting on the mutual choice of equals, is giving way to the carnal or tribal view of marriage as a child-breeding alliance to satisfy the insatiable greed of the warrior state. More sons must be produced, even if wifehood and motherhood and childhood be sacrificed. Never has there been such a ruthless discount of motherhood as the movement for "war-brides" and "war-babies" reveals. Both Church and State, notably in England and Germany, are guilty. In the name of patriotism, the high priest and the magistrate have joined hands to loosen the bonds of marriage and to lower the moral standard of the sex relations. By various means, legal or voluntary, a sinister assault on the home and the family is taking place.

Verily the apologists for the new breeding policy of the warring nations seem to have forgotten the causes of the great movement for infant and child welfare! Once more, as in Carthaginian days, Moloch is clamoring for his burnt-offering of innocent babes. In France the revolving cradle or foundling-box—a hateful legacy from the Napoleonic wars through a cruel provision of the Code Napoleon—has again appeared; while in England school attendance and child-labor laws are being relaxed in order to heap a part of the war-load on the backs of boys and girls.

It seems clear, then, that in the present war, as in all wars, woman pays. Her most precious assets are being sacrificed to the war-god. Now, what will happen after the war ends? Is the woman's movement seriously retarded? Or will it speedily regain lost ground and move forward again more swiftly than ever before? First of all, will the economic law of marriage hold true? It has long been observed that, both in America and in Europe, the marriage rate falls in war-times—as in all hard times—and rises again on the return of prosperity. In the United States, and probably also in Europe, the divorce rate behaves in precisely the same way. Are there any new factors in the present war that will affect the operation of this dual law?

It is highly probable that on the restoration of peace the divorce rate will be abnormally raised; for, from their very nature, most war marriages are sociologically bad, and such bad marriages have a strong tendency to end in the divorce court. On the other hand, when the reaction comes, in proportion to the surviving population the marriage rate may not rise so high as usual, because it has been forestalled, discounted, by the abnormally stimulated war-bride movement. To be sure, many of the war-brides will then be war-widows, whose chance of remarriage will be handicapped by children to support. Even before the war there was no dearth of widows in Europe. Germany alone had over 2,500,000; and this sad host is likely to be doubled if the conflict endures another year. Indeed, the social statistician must perforce calculate the post-bellum marriage rate on a new basis: not according to the total population, but according to the number of marriageable males. For, if the unprecedented slaughter continues much longer, the huge normal deficit of men in the warring lands may be doubled or even trebled.

The chances of the surplus women to secure proper mates will not depend solely on the number of surviving males of marriageable age. Allowance must be made for a host of returning soldiers whom this war, like all wars, in its pitiless "selection of the unfit," has rendered unsuitable for right wedlock. One should set aside the moral, the social, and the physical wreckage; the depraved, the diseased, the crippled, and those spoiled for steady work and the arts of peace. The stock of male "damaged goods" will be large.

Will Womanhood Be Cheapened?

IN the coming sex crisis, then, will womanhood be cheapened through the keen rivalry for mates? For generations, notably during the last half century, women have been regaining their primitive right of choosing. The ideal of marriage has been rising. Has the hand on the dial of progress been turned back? After the war, will there be an increase in the proportion of those women who still, in effect, woo their mates for the sake of "support"?

On the contrary, there are strong reasons for believing that women will win greater independence. They are not so fearful as formerly of becoming old maids. In some of the more backward lands woman's subjection may be increased; but, as already seen, it is precisely in those lands that a shortage of females exists. The war may do little more than restore the sex balance. The fact is, the events of the war are clearing the air, revealing the absurdity of much of the argument against the social value of woman as a human being. It seems highly probable that the feminist movement will go on faster than ever when peace comes. This is so because women, as never before, have gained class consciousness. Millions of them are organized to promote their interests. Day by day, as the war proceeds, they are interpreting its lessons. By adding to their own the industrial load of the men who have been called to battle, they are proving their business capacity and gaining power.

The skill and efficiency displayed by women in their new fields of labor are bound to win them greater economic independence, and hence to secure them a larger share in the world's social affairs. The speedier triumph of equal suffrage is assured. The war services of Servian, French, and German women are sure to give that movement a mighty impulse. It need surprise no one should British women get the ballot before the conflict ends; while in the United States, best situated to read the true lesson of the war, suffrage is rising in a mighty tide.

It may fall out, for us hope, that organized women shall have a full voice in framing the terms of peace and in constructing such a league of nations as shall make impossible such another crime against civilization.

Simply a Streak of Luck

By HOLWORTHY HALL

Illustrations by Frederic Dorr Steele

THE decade must have had things all its own way with Harrower, for he had changed amazingly. In fact, when we first saw him climbing out of a taxicab at the Country Club veranda, Starbuck remarked that there was a face that only a mother could love. Its anxious expression suggested that the man had recently been bitten by something and heard another buzz in the immediate neighborhood. Even when he came up to us, and quite spontaneously called Starbuck and me by name, we weren't quite certain whether he was a process-server, or merely an acquaintance of some distant relation of ours who had told him to look us up when he was near New York and we'd see that he had a good time.

"I guess you don't remember me?" he said, with that quizzical pleasantry which always makes the other fellow feel so much at his ease.

Starbuck, blushing nobly, said: "Why shouldn't we?"

Then there was a fearful silence, until some one tactlessly snickered. Ten minutes later we were all down in the grill, and Harrower was trying to show the steward how they make a Bronx cocktail with pineapple juice in Honolulu; and Henderson had already mentioned the good golf he had played three weeks ago Saturday; and Starbuck and I had agreed that, except for his hair, complexion, and mustache, Harrower looked just as he had ten years before, and that we'd have known him instantly if he'd only taken his hat and glasses off.

NOW, there are only three reasons—three logical and sufficient reasons—why a man of twenty-seven should make a pilgrimage to the town of his youth after all his family have moved away; but it wasn't until we had finished our reminiscences at the club, and Harrower had come over to dine with me at the Inn, that I discovered his reason to be the third. Indeed, the delay wasn't creditable; for, according to his own declaration, he hadn't come back to dazzle Warwick with the brilliance of his achievements, and he had no intention of buying the old homestead. Nevertheless, my stupidity continued as far as the salad; when he asked casually, almost indifferently, how Margaret Ashton was getting along—if she were married yet; if she were more or less beautiful than formerly; if she were engaged; if I thought that she would remember him.

I said that she was unmarried, though happy; that she was generally considered more or less beautiful; that her health provided no source of revenue to the medical profession.

"The last time I saw her," he said reflectively, "was when I was going on to Cambridge for freshman year. The family—mine, I mean—was just moving in town. We told each other—well, anyway, the next Christmas I sent her two dozen American Beauties, and she sent me a cigaret-case, and the year after that she sent me a card with holly on it, and I sent her one with poinsettias. I wonder if I ought to go up to call?"

"If you didn't come out here to see all your old friends," I said, "what *did* you come for?"

"Of course," said Harrower, "I do want to drop in at a few places—"

"Up on the hill," I told him, "the dropping in is pretty good any evening after nine. Why don't we go up?"

"Go up? Go up to the Ashtons'?"

"Why not? I thought you'd like it."

"Well, I *should* like it—that is, you'd telephone beforehand—she *might* not—"

"Telephone nothing!" I said. "Peggy won't faint, and we can walk it in fifteen minutes." I swung him toward the doorway. "How long is it since you've been there?"

"I ought to have had my hat cleaned," remarked Harrower, as we went down the steps. "Why, ten years—I was seventeen, and she was younger than I—"

"She probably is yet," I advised him.

"When I used to go up this same way every night," he remembered, "I wore tennis shoes, and carried pumps in my pocket—I used to stop in the summer-house to change. It's still dusty, isn't it? I suppose we could have stopped for a shine—"

WE turned up the hill to the left. He recalled that, as a boy, he had turned the same way when going in the same direction, and seemed thrilled at the coincidence. A stone wall, a clump of larches, a clearing where violets had grown—all these affected him with memories, running chiefly to pronouns and adjectives. Subsequently, as we came within sight of the Ashtons' lawn, he spoke at length without saying anything; and by this time I realized that, although we had set out in company, only one of us was going to call on Peggy Ashton.

For a few moments we had been aware of a motor laboring up the hill behind us. Now, as a small car struggled abreast, we saw that it contained two passengers—a very young man and a girl who was driving. From the forward pitch of her shoulders, she appeared intent on assisting the car with all her strength; but, in spite of this gratuitous moral support, the engine took to pounding in outraged overwork.

"It's going to stall!" gasped the girl. "I *know* it's going to stall!"

"Shift!" said her companion calmly; and, when the motor gulped once more and relapsed into silence thirty yards ahead, he added without passion: "Bone-head!"

Instinct told me to loiter. After a two years' hiatus in their acquaintanceship, Harrower wouldn't want to meet her just after this characterization. Somehow, one doesn't center romance in boneheads. So I loitered; and when the car had sprung into life again, and curved around the next bend, Harrower looked at me as if I had deceived him.

"Wasn't that Peggy?" he demanded. "Who was the man with her?"

"Brother," I assured him. "Don't you remember Ted Ashton?"

"Oh!" said Harrower, and he laughed cheerfully. "That's so—he must be twenty-one or two?"

"Eighteen—he's a great boy! I thought you'd rather wait for a little more formality—"

"Much rather—thanks. So that was Ted, was it?"

"One of the best sports I know—he's a great golfer."

We turned into the driveway. Across the lawn we could see the shimmer of a white dress and of white flannels under the trees; we could see wicker chairs placed to catch the transient breeze from the Sound; we could see the vignette of a maid's uniform moving from the house.

I THINK Harrower was in love with Peggy from the instant he touched her hand and made the startling comment that it was some time since they had met. And the novelty of the situation rose, not

"The girl appeared intent on assisting the car with all her strength. 'It's going to stall!' she gasped. 'I know it's going to stall!'"

from the perfectly normal fact that here was another suitor for Peggy Ashton, but from the condition that brought him to her after an unconscionable absence—and she was neither married to a villain nor indifferent to Harrower. To judge from externals, the stars had been shining, and the breeze had been blowing, and the lady had been waiting across all ten of those years. And Ted Ashton and I went down to the garage, to the room he had fitted up for indoor golf practice on rainy days; and we could have tried a stroke or two off the cocoanut matting if Peggy's dog hadn't been sleeping on it.

HARROWER and I got to the Inn at eleven o'clock. He had intended returning to New York that night, but now he admitted that he had better spend the night. Next morning he consented to spend the day. We sent for Ted to make up a threesome, and put in a solid day on the links; and Ted insisted that if Harrower had brought his own equipment with him, he wouldn't have been so far behind at the finish. Harrower said the conventional thing; but his form was so good that I asked him about it.

"Oh, in and out," he said. "I haven't played since January."

"You had a course out there, didn't you? What was your handicap?"

"Out there? Three," said Harrower.

Now, you never heard a three-handicap man called a poor player by any one who knows that a saddle isn't a part of a tea set. So, when Harrower associated himself in this fashion with the mighty, I realized that I might as well do my gloating on the spot,—I had also beaten him,—because I probably shouldn't have many opportunities in the future.

In the evening we called at the Ashtons'. Ted requisitioned a slice of meat for the dog, so that we had the use of the cocoanut matting, and kept out of the way. The stars were still shining. On the walk home, Harrower expressed approval of them.

"If I hadn't had so many disappointments," he observed, "so that I *knew* I'm almost middle-aged, I'd feel like a youngster again—coming home from a party! The sky used to look exactly like this!"

"Disappointments!" I said. "What are you doing—fishing for compliments?"

"Do you realize that never in all my life have I got anything I started for? Why wouldn't that make a man feel old?"

"Forgetting college?" I reminded him.

"I didn't do anything at college worth lying about."

"I can remember," I said, "how we hunted for your name in the papers."

"If I had a nickel for every time my name's been in the papers for what I've *done*," said Harrower, "I'd have a nickel. That was a three-bagger against Cornell with the bases full—but even that wasn't necessary. I was a pinch-hitter in the eighth, and we had 'em six to two already. *I* didn't do anything at college."

"It seemed to me you were mighty active—"

"Oh, yes—I was always the next substitute to go in if they needed one—I was on the second squad in everything, including scholarship. I never did a darned thing in my life. Now, Starbuck—"

"How about golf?"

"Runner-up cups," he said. "Second prizes. I've got a trunkful of 'em. I'm *always* beaten in the finals. I haven't a first prize to my name. And it's the same in business. If I put in a bid for a contract,—any contract, any time, anywhere,—and then if I deliberately knock five thousand and all the profits off my figure, it's an absolute certainty that I'll be the runner-up—second man! Somebody else underbids me by an eyelash. For a job in Hong-Kong there were three of us—I stood second. For one in Manila there were thirteen—I stood second. For this one in Honolulu there were thirty—I stood second!"

"But you were out there—"

"Oh, I make money—but it's leavings. I furnished the structural steel. I was asking about Starbuck—"

"What about him?"

"He's pretty popular, isn't he?"

"Yes, he's fairly well liked. He always was."

"He was at school, I know." Harrower paused before the Inn for a final prospect of the constellations. "They seem to think a lot of him up on the hill."

"He's rather strong there, I think."

"Yes—there's no doubt about that." He hesitated momentarily. "Is there anybody else—up there?"

"No one at all—not that I know of."

He laughed shortly, and turned to mount the steps.

"Runner-up, runner-up, runner-up!" I heard him say under his breath. "Second man *again*. Wouldn't it make you *tired*?"

ANY statement to the effect that all the world loves a lover is pure tommy-rot. What the world loves is conflict and competition; and, after the announcement is once in the papers, public interest—except among the caterers and the bridesmaids—is recessive. What the world loves is the uncertainty of whether he's going to get her.

At the end of six weeks I knew Harrower as thoroughly as any man may ever know another; and I had his confidence; so that I was probably the only person in Warwick, besides the protagonists, in possession of reliable information. This might be crystallized into two words of the vernacular: nothing doing.

"I'm going to stay on for the golf championship," Harrower said wearily, "and after that I'm going to live in town—just as I ought to have done in the first place. When a man hasn't a chance in the world to win, he ought not to clog up the field. That's my idea."

"Are you going to quit after one trial?"

"Trial?" he repeated. "I don't know what you're talking about. There hasn't been any trial."

"You know what I mean."

"No, I don't. If you think I've said anything to *her*—well, you're mistaken, that's all."

"You haven't *spoken* to her?"

"Of course I haven't! I'm not going to! I have eyes, haven't I? And there's no use in stirring up a mess here, and making me feel all the worse."

"But, my dear fellow!" I said. "I've never known a man yet who went out with the intention of losing like a gentleman who didn't do it! Why don't you go ahead and *win*?"

"A man *would* be a fool," said Harrower, "if he broke his leg in the first lap of a mile race, and then kept saying to himself: 'Keep steady, old boy; you can do it! You can do it!' Now, wouldn't he?"

"That isn't a fair comparison. If you had ten cents' worth of confidence in yourself—"

"Confidence! Why, bad luck is one of my regular liabilities! Don't get this wrong. It isn't that I'm afraid of Jimmy Starbuck, or anything like that. Can't you see what a frightfully nervy man I'd be to suggest a—a partnership of *any* kind—with anybody? I'm just a habitual failure. It's on my nerves. I haven't a good disposition to live with. I'm sore at myself. I want to win things. I couldn't decently ask anybody to go into partnership with me in business, could I, without showing some inducement? It's the same in this case. I'm not proud of myself—I couldn't expect any one else to be proud of me; and I refuse—absolutely refuse—to involve any one else, either in business or in anything else, until I *have* done something to be proud of! Accomplished something! And not second place, either. I'm not going to consider myself eligible for—for—for Peggy, if you *will* have it—until I've made a success! Let's go over and shoot a game of billiards."

THERE are a few occasions when a man feels justified in meddling, and this was one of them. I'd known Peggy for twenty-six years and three months; and there wasn't the faintest possibility of my proving to be a John Alden to her Priscilla. So, when the omens were propitious, I went up to the heights, and took half an hour to switch the conversation around to golf.

"Ted thinks he ought to get out as far as the finals, anyway," she said. "I do hope he does; he was bitterly disappointed last year."

"He's going very well," I agreed.

"I'm really sorry for him," said Peggy. "The tournament doesn't begin for two days, and already he's begun to worry. He hardly sleeps at all. You'd think it was important!"

"I know mighty few men—or women, either," I said, "who have a good sense of proportion. And nearly every one exaggerates public opinion. Nobody'll think any less of Ted if he loses. I happen to know a man who carries the same idea right up to the limit. If he's beaten, either in play or in business, he enjoys the belief that he's temporarily damned by society. That's Francis Harrower."

"*No!*" said Peggy blankly.

"Oh, but it is! Why, a few days ago I was talking to him about a business deal. Would you believe that he wouldn't make a partnership agreement that was awfully promising, simply because he's fallen down on a couple of contracts recently and lost his nerve? He honestly felt that he wasn't a good risk."

"Why, how *funny*!" said Peggy. "He—why, I never thought *that* about him!"

"Neither did I," I said, "until I'd known him rather a long time. Curious how different people are, isn't it? I can't fancy myself shrinking from the public gaze because I was beaten in a golf tournament—or because I'd lost a contract. But Francis thinks he's a marked man—he won't take any more chances."

"Chances? How do you mean?"

"Everything," I said. "He thinks he has permanent fallibility. I don't believe he'd take a chance in a raffle for a million dollars if it only cost him a dime—he just naturally expects to lose anything he tries for. Too bad, isn't it? A man loses a lot when he won't take a chance."

Harrower had promised to stay through the tournament—obviously with the faint hope of opening a fresh career with a minor victory. The Saturday and Sun-

day before the qualifying round he spent with me in localities averaging four miles from the Ashtons'. On Monday we played together.

"I've got two possibilities this week," he said, as we started. "This competition is one, and a contract for cement up in Dutchess County is the other. I've shaved it down to the last sou, and if I don't get it *this* time I'm going to jump off the Brooklyn Bridge and say: 'Here goes nothing!' Oh, don't take that too seriously—I mean, I've got to get away with both of 'em—that's all!"

Whereupon he drove two hundred and sixty yards straight down the course, and the tournament was on.

Harrower qualified, but I didn't. Nevertheless, I wasn't displeased, because now I could exercise the commonest function of an inferior, which is to follow a better man around and advise him how to play his game. And I was especially anxious to help Harrower in his first match, which happened to be against Ted Ashton.

For once, luck was with him. It trampled on his heels. Of course, it was unfortunate that Harrower had all his luck against Ted, who was desperately anxious to win. And the irony of the morning round was that among the spectators there wasn't a soul who wasn't pulling for Ted to win.

Harrower took a lead of five holes to lunch with him—it was a certainty.

WE ate together in silence, Harrower and I. When he lighted the one cigar I allowed him, he looked at me with a dry smile and said: "Peggy wasn't out there this morning, was she?"

"No. She met Ted a few minutes ago; I suppose she'll want to see the finish this afternoon."

"I wish she wouldn't," he said irritably. "It won't be any circus for me to trim Ted with *her* looking on—and it certainly wouldn't be much fun for me to lose."

"Forget it!" I told him. "This is a *contest*. The man who deserves to win is the one who comes out ahead! Let's smoke on the veranda."

At one end of the veranda was a shady niche containing a settee; and here we rested in silence. Below us on the lawn, completely hidden, was another settee. Presently we were aware that it was occupied. A murmur of voices floated up to us; a man and a girl were talking; and at the same instant we realized that they were Ted Ashton and his sister.

"Never mind," Peggy was saying soothingly. "What difference does it make, anyway?"

"Difference!" said the boy's voice. "That's just like a girl!"

Harrower put his hand on my arm and gestured as if to ask if we hadn't better slip out of ear-shot. I pointed to his shoes—they were hobnailed.

"I'd give anything in the world to win this tournament," said Ted lugubriously. "*You* don't understand. Here I've been blatting all summer about it; everybody *expected* me to win. And now—to get licked like *this*, in the first round." There was a queer, muffled sound from the lower settee; then we heard Peggy's voice, impulsively: "Oh, don't! Little brother, *don't!*"

IT was incredible that humans should make so little noise on a wooden veranda. I followed him as stealthily as I could, and together we went back into the grill.

"Odd thing," I said, "that a boy as old as he is should take it so hard."

Harrower looked cynical.

"Oh, I don't know. The fellow who doesn't care whether he wins or loses doesn't climb very high. And Ted's awfully high-strung." He drummed on the table. "Well, it's two o'clock," he said. "I suppose we'd better be getting along."

We had to wait several minutes before Ted and his sister rounded the corner of the club-house. Peggy was smiling encouragement to him, but Ted's face was set and joyless.

When Harrower had increased his lead to seven holes—and thirteen to go—I noticed that after every shot he glanced first at his opponent, and then at Peggy, back among the gloomy watchers.

"What's wrong?" I demanded.

"Nothing. Only—"

"Well—only what?"

"I'm too far ahead!" said Harrower. "It can't be done!"

"I don't understand?"

He turned to me. In his eyes was a light that no man intent on relentless victory should have permitted to linger there.

"Nobody on earth could beat me now—"

"I think you're right, old top! Keep steady!"

"If I lost *now*, it would look too fishy."

"Fishy! *Orientual!*"

"I'm sorry," said Harrower, as he prepared to drive. "Still, you never can tell—I generally blow up about here—"

He won from Ted Ashton at the very last hole; and he won because, as he himself had said, nobody on earth could have overcome that lead, even when he honestly tried to lose. Not once, but twenty times, I saw him glance first at Ted, wet and shaken, then at Peggy—and then absolutely ruin a shot which any ten-year-old could have played better with a croquet set. It was perfectly obvious that he was doing his level best to throw the match without being detected. But he'd overlooked one contingency. It was physically impossible for him to be as bad as Ted.

His victory was received by the club without excessive congratulations: all Warwick had rather hoped to see Ted the champion, and wasn't overjoyed to find him eliminated in the first round.

"Francis," I said to him, later in the evening, "do you know you're a natural-born idiot?"

Harrower laughed. "How so?"

"Don't be evasive, old top. *I* know!"

"You think you know a lot."

"*I know!* And it was bully of you—but, just the same, I'm glad you couldn't do it."

Harrower looked at the floor.

"Why—the poor kid wanted it so badly: it meant more to him than to me—"

"Oh, rubbish! You weren't thinking about *him!* A golf tournament isn't an entertainment for charity!"

He reddened.

"Well, it—it got to me all of a sudden," he confessed. "I was just booming along there—I'm not enough of a hypocrite to pretend I didn't want to win—and then all of a sudden it struck me. *She* wanted him to beat me. It was—oh, well, it's all over now. What's the difference, anyway?"

There was nothing to be gained by argument, so I dropped the subject; but I couldn't help wondering if Peggy had seen through the plan to sacrifice the dream of a life-time for the ambition of a boy. I doubted it; I thought she had been thoroughly depressed by her brother's failure. I remembered that she hadn't even repeated the banal phrase of congratulation at the last hole. And I implored the law of chances to bring Harrower and Jimmy Starbuck together in the finals. For more reasons than one, that would be a match worth seeing.

BUT, long before the day of the finals, Warwick was staggered by news which, if it had come a month earlier, might have caused the golf history of the county to be rewritten. Jimmy Starbuck, who had conducted a regular, systematic campaign for nearly a year, proposed to Peggy Ashton and had his answer. On the following morning Mrs. Ashton, adopting the euphemism of "asking advice," told her best friend about it, laying down restrictive covenants of holy secrecy; and the best friend told her own second-best friend—

The report was simply that Peggy and Starbuck weren't exactly engaged, but there was an "understanding."

I myself told Harrower. He was certain to hear it, anyway, and I felt that my methods might be more kindly than some others. To my intense gratification, he took it bravely.

"Well, Jimmy's a good lad," he said. "It was to be expected."

"You'll play through just the same, Francis?"

"What? Play through? Of course I will!" He grinned without displaying mirth. "We'll probably fight it out on Saturday—I wouldn't miss it for a farm! Slim sort of revenge, isn't it? Just a minute. Was this—this thing announced, or is it just talk? Think I ought to say anything about it?"

"I shouldn't; it only leaked out."

"Too bad!" said Harrower. "If I'd only heard it sooner—why, I wouldn't have *thought* of beating Ted. I could have been in—in San Francisco by this time." And that was the sole evidence of his bitter disappointment and chagrin.

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"Jimmy fumed and fretted and stepped about the green until a yearning 'Sh-h-h!' went up from the gallery. Harrower was bending over the ball when Jimmy exploded: 'For the love of Mike, shoot!'"

The Wall Street Girl

By FREDERICK ORIN BARTLETT

Illustrations by George E. Wolfe

"Don dear, you're living too much downtown. It's making you different—and I don't want you different. I want you just as you used to be."

ON the death of his father, young Donald Pendleton finds that by the terms of the will the whole of his father's estate is tied up in trust. The only thing bequeathed to him is his father's home and its maintenance. Donald's present means consist of twelve dollars and sixty-three cents, and he soon reduces this to thirteen cents. To add to his predicament, he is engaged to a millionaire's daughter. He accepts the offer of his father's executor to get him a $25-a-week job in the banking house of Carter, Rand & Seagraves, and reports for work immediately. Going into a dairy lunch to spend his last thirteen cents for food, he finds himself sitting next to the firm's stenographer, Miss Sarah Winthrop. She insists on lending him two dollars until pay-day. He calls on his fiancée that evening and tells her his day's experiences. She admonishes him to hurry and make his fortune by spring, so they can get married. In the days that follow, Donald usually lunches with Miss Winthrop, who—in spite of a rather skeptical attitude toward the men she has met in offices—decides to help him to success. So, when Donald arrives late at the office one morning after a dance, she makes an opportunity to tell him he must sacrifice society if he is to succeed in business. Donald agrees, but he finds it impossible to break engagements made for him by his fiancée, who doesn't understand business. Miss Winthrop decides that Don's friendly attentions must be stopped to avoid office gossip, and she finds a new lunching-place.

AS far as Don was concerned, Miss Winthrop, instead of merely changing her lunch place, might just as well have taken a steamer and sailed for Europe. He saw her at her desk every morning when he came in, and she always looked up and nodded—as she did, for that matter, to every one, including Blake. Then she turned to her work, and that was the end of her until the next morning. As far as he was able to judge, Miss Winthrop had completely and utterly forgotten the preceding week, and even the incident that led to this disastrous climax.

But the situation that left her so unaffected got on Don's nerves. He was by nature too much of a social being to endure being left to himself very long. This breaking alone day after day was a dreary affair. The egg sandwiches began to pall upon his taste, and he felt that he could not have eaten an éclair had he been starving.

Sometimes he had only a cup of coffee, and then hurried out and wandered about the streets for the remainder of his hour. It was a long hour—a tedious hour. Most of the time he spent in the hope that, by some lucky chance, he might meet her. He did not hunt for her. He avoided her quite course. If he met her, it must be honestly by chance. But he never met her. He passed thousands of other young women, but he never met her. He used to return to the office sometimes doubting that she existed. But at one o'clock she was always there back of her machine.

HE spent a good deal of time that week with Powers, and seemed to make some progress. He had now a definite knowledge of bonds and notes, and had even mastered, in a general way, the important details of some of the issues the house was handling. Twice he had taken home his papers and actually spent several hours upon them. Some of them he knew almost by heart. It was encouraging, but it would have been much more encouraging if he had been able to tell Miss Winthrop about it.

Somehow, he did not feel that he really knew those things until he had told her he knew them. This was a curious frame of mind to be in, but it was a fact.

As far as he was concerned, he would have broken through this embargo long ago. But she had made him see, and see clearly, that he was not alone concerned. That was the whole trouble. If Blake talked only about him, and let it go at that, no harm would be done.

One Friday morning, toward eleven o'clock, Blake was out of the office, and Don had just finished a long talk with Powers, when he noticed that Miss Winthrop was not for the moment busy.

Don had an inspiration. He caught Powers just as he was about to leave.

"Look here, old man," he said in an undertone. "Is there any objection to my dictating a letter to Miss Winthrop?"

"Why, no," answered Powers. "She's there for the use of the staff."

"Thought I'd like to have her take down some of the things we've been talking about," he explained.

"Good idea," nodded Powers.

A minute later Miss Winthrop caught her breath as Don calmly walked to her desk, seated himself in a chair near her, and, producing a circular from his pocket, followed Blake's formula in asking:

"Can you take a letter for me, Miss Winthrop?"

Almost as automatically as she answered Blake, she replied:

"Certainly."

She reached for her note-book and pencil.

"My dear Madame," he began.

"Any address, Mr. Pendleton?"

"I don't know the exact address," he answered. "Just address it to the little restaurant in the alley."

She looked up.

"Mr. Pendleton!"

"To the little restaurant in the alley," he continued calmly. "Do you use Madame or Mademoiselle to an unmarried lady?" he inquired.

"I suppose this is a strictly business letter, or you would not be dictating it in office hours," she returned.

"I'll make it partly business," he nodded. "Ready?"

"Yes, Mr. Pendleton; but I don't think—"

"Who is introducing the personal element now?" he demanded.

"Ready, Mr. Pendleton."

"*My dear Madame:*

"In reply to your advice that I acquire certain information relative to the securities which our firm is offering for sale, I beg to report that, after several talks with our Mr. Powers, I am prepared to give you any information you may desire.

"Try me on one of them!" he suggested, interrupting himself.

She raised her eyes and glanced anxiously around the office. Then she replied, as if reading from her note-book:

"You forget, Mr. Pendleton, that I am taking a letter from you."

"Try me on one of the bonds," he insisted.

"You mustn't act like this. Really, you mustn't."

"Then I'll dictate some more. Ready?"

"Yes, Mr. Pendleton."

"Our Miss Winthrop has just informed me that you have lost your interest in the whole matter."

"I didn't say that, Mr. Pendleton," she interrupted.

"What did you say, then?"

"I said that here in the office—"

"Oh, I see. Then scratch that sentence out."

She scratched it out.

"Have it read this way:

"Our Miss Winthrop informs me—"

"Why need you bring me in at all?" she asked.

"Please don't interrupt.

"—informs me that, owing to the lack of privacy in the office, you can not discuss these matters here with me. Therefore I suggest that, as long as the luncheon hour is no longer convenient (for the same reasons), an arrangement be made whereby I may have the pleasure of dining with you some evening."

Miss Winthrop's brows came together.

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No Use Writing "Personal" to Woodrow

By FRED C. KELLY

ON a train out West awhile ago a stranger asked me, in the course of a conversation:

"Supposing now that I wanted to write and tell the President something that I wouldn't want anybody else to see, and that I knew he himself wouldn't want anybody else to see—something, maybe, that really oughtn't to be known except by him and me and the Almighty; how would I go about getting it to him?"

The answer is that the thing couldn't be done. There is no way yet discovered for a man not in the habit of writing to the President to get a letter into his hands without it first being opened and glanced through by somebody else.

You Can't Mail Him a Bomb

THE injunction "Personal," "Strictly Confidential," or "Very Private," on a letter to the President, has much the same effect as to write "Rush" on a letter, or to hand a nut to a squirrel with the suggestion: "Do not open until Christmas."

All White House mail is handled through the regular channels; which means that the letters are opened by one Ira Smith, whose job at the White House is to open things—letters, express packages, and the like. If a crank were to ship an infernal machine to the President, by the way, the person injured would be Smith and not the President. While Smith ordinarily pays no attention to "Personal," there are a few letters to the President that he does not open—those written by members of the President's family and by intimate friends. Smith is clever at recognizing handwriting.

Sometimes a writer incloses his letter to the President in an envelop addressed to Secretary Tumulty, and explains to Tumulty that the letter is about something that the President wouldn't want even his secretary in on. Not infrequently somebody sends a letter to the President in care of Miss Margaret Wilson.

As a matter of fact, none of these schemes work. For example, the only

This is Ira Smith, the man who opens the thousand letters received every day at the White House. He can read the English language perfectly with the exception of three phrases, "Personal," "Strictly confidential," and "Tumulty, do not open." He does not know what these phrases mean.

effect of addressing a letter in care of one of the President's family is to delay it slightly. It must go to the White House first, and then be sent over to the executive offices. A letter to the President inclosed with one to Tumulty is opened and read by Tumulty; and, if it were of much consequence, it probably would reach him anyway, and he would show it to the President if he thought it worth while.

A possible way to avoid having a letter read by secretaries would be to intrust it to the congressman from one's district and ask him to slip it into the President's hand some day when calling at the White House. But a congressman would not like to do this. It would be presumptuous on his part to try to interfere with the regular order of handling the President's mail. And, even if he did place the letter in the President's hands, the chances are that the President, being busy, would at once send it to a secretary to be opened and disposed of.

A great many letters addressed to the White House—usually about half the total number received—are immediately sent to one of the other departments. For example, if it is something about a postmastership, it is referred to the Post Office Department and answered there instead of at the White House. Of the letters remaining, many are answered without being referred either to the President or Secretary Tumulty. Some of these are to be signed by the President and others by Tumulty; but the first that either knows about it is when the neatly typewritten reply is placed before him for his signature. Tons of letters are answered by means of a routine form. For instance, if a man sends the President a book or a new song, he gets a reply made and provided for such cases. Even when a letter is to be answered by the President, he doesn't necessarily see the letter itself. He sees only a brief outline of it prepared by Tommy Brahany or Rudolph Forster, the assistant secretaries.

Sometimes more than a thousand letters reach the White House in a day—to say nothing of two or three hundred telegrams. That, though, would be unusual. On an average day the White House mail contains something like three hundred letters. Frequently, by the time this number have been sifted and handpicked, there are not more than a dozen letters laid on the President's desk for him to read and answer personally. Even on the average day, the number would not exceed about twenty-five.

He Signed It, Anyway

SHORTLY after President Wilson entered office, a White House attaché took the trouble to keep track of the number of letters that came bearing the glad tidings that a new baby had just been named for the President. They averaged four a day.

Four letters a day, all of one class, were considered too many for the President to attend to personally, and so they are all answered by a routine form. Hence the fond mother who goes dashing over to a neighbor's, without even pausing to wipe the dough from her hands, in her eagerness to exhibit the President's letter to her, should remain calm. The President probably never saw her note to him, and did not dictate the answer. All he did was to sign it.

One rule about the President's mail is inviolate. No matter how unimportant the letter, if the answer is sent in his name, the signature must be genuine. No one is permitted to sign the President's name for him.

Hence, if you have a letter from the White House with Woodrow Wilson's signature, you may feel certain that the autograph, at least, is real.

How Millionaires Keep Their Check Accounts

By SHERMAN MONTROSE CRAIGER

MULTIMILLIONAIRES differ so radically in their personal characteristics that it will be small surprise to many people to learn that no two wealthy men are alike in regard to the details of their finances. Nearly all have a different method of conducting their checking accounts in the banks, and, with few exceptions, the very rich have what seem to the onlooker some odd practices in connection with carrying money on their persons.

The richest man in the world, John D. Rockefeller, uses a very simple form of check, printed or lithographed in plain black script on a white bond paper. His name is imprinted in a style to correspond, while below are a couple of blank lines for his representatives to use in signing. No mechanical device is employed for protecting the check from alteration. It is noticeable, however, that, while Mr. Rockefeller's signing attorney has a name easily read, the second signatures on the check is indecipherable. Very likely the paying tellers at the Bank of America and the National City Bank recognize this name instantly; as a protecting device, it doubtless is better than the most elaborate style of embossing machine.

Mr. Carnegie uses the crimson stock check of the Fifth Avenue Bank, with his own and his wife's name imprinted on the end, suitable for both of them. Oftentimes Mr. Carnegie will write out a personal check for a contribution to a cause near to his heart. His corporation gift checks, however, are drawn by a secretary, on the Hudson Trust Company of Hoboken, payable at the option of the drawee at the New York Trust Company. These are ordinary commercial size checks, imprinted on yellow paper.

Like the iron-master, Mrs. Russell Sage sticks to a plain stock check of the Fifth Avenue Bank, with her name imprinted in black script at the side. Her secretary writes them, and they are usually signed "M. Olivia" in preference to "Margaret O. Sage."

The only time Mrs. Sage is known to carry much money around with her is on holidays, when she likes to motor through Central Park and hand out five-dollar gold pieces to the several hundred employees there.

Hetty Green Writes Her Own Checks

NONE would be likely to accuse Mrs. Hetty Green of waxing sentimental over check-books, and she gets along with whatever the Chemical National Bank is willing to supply in the way of conventional stock designs. These are black script affairs, printed on pink paper. Mrs. Green writes nearly all her personal checks herself, and takes great satisfaction in remembering many needy and suffering acquaintances with these valuable bits of paper.

"Jack" Morgan uses a very simple form of check on the First National or some other downtown bank. This has his name imprinted on the end. He signs by his first initials only, in a very simple and businesslike fashion. His father, the late J. Pierpont Morgan, liked to draw checks for his individual purposes on his own private banking house. His checks were gray tinted, in Old English text. Mr. Morgan always signed his name in full, with a dash and stately swing.

The public was recently afforded a revelation as to Vincent Astor's habit of carrying a fairly good-sized bank-roll on his person; but, now that he has had his pocket picked and is $230 behind, he may accustom himself to getting along with four or five dollars in his wallet.

A very businesslike signature is that of Mrs. Helen Gould Shepard, who makes use of the conventional pink stock check of the Lincoln National Bank. Mrs. Shepard's generosity is proverbial, and there are few charities that do not share in her bounty.

The great international banking house of Kuhn, Loeb & Company has a long and narrow form of check, with the firm name in heavy Roman letters. It maintains accounts in the National Bank of Commerce and many other big institutions, and is on record as having drawn the largest individual check ever written—$80,000,000.

This house, like the Seligmans and some other bankers, has on its checks a shaded background opposite the dollar mark. This is divided off into several little squares, and if a check is written for $500 or $5,000,000, holes are punched through the unused squares at the left of the integer—a tip to the paying teller not to pay out an extra thousand or million.

Thomas F. Ryan uses an ordinary drab-colored Guaranty Trust Company check, with his name imprinted on the end. His signature is large and firm.

The various members of the Guggenheim family delegate to their secretaries and cashiers much of the task of signing checks for their business and personal uses. All of these provide for two signatures.

Some People Have Perfumed Checks

WOMEN are naturally more given to fads and fancies in connection with their check-books than men are. The fashionable stationers cater to this, and make a specialty of gold-mounted leather check-books at a cost of $50 or more. The most ornate check the present writer ever came across in handling many thousands was that of Mrs. Katharine Mackay, who affected a very costly Japanese vellum paper for her checks, with the name of the Columbia-Knickerbocker Trust Company engraved at the top, and her own on one end. Perfumed checks are frequently found in women's correspondence.

A New Yorker highly placed in official life has a habit of writing in red ink the amount of his check on the line for signature, and then signing his name in black through the figures. He says this kind of a check can not be raised.

The largest check ever handled by the writer was for $750,000, on the Treasurer of the United States. This was one of the conventional green-tinted checks favored by the government. Every color except black is used for checks. White is the favorite color, however, with plain black imprinting.

How to Keep Cool in Winter

Photograph by Underwood & Underwood.

SHE can wear orchids at her belt, and carry twenty-dollar gold pieces in that wrist-bag of hers, and still not feel that she is grinding the faces of the poor; for this is Joan Sawyer, the girl who took the tang out of tango; and every dollar that she puts into her savings bank is a dollar that somebody has been glad to pay. Once she was the efficient stenographer of an Ohio plumber. To-day, even a plumber would be willing to trade jobs with her.

WHICH is more interesting—to have your breakfast brought to you on a Royal Dresden tray at eleven o'clock in the morning, or to get up at six and cook it yourself? to step from a velvet carpet into a limousine with your monogram on the door, or to hang to a subway strap? to spend your day in a round of tennis, surf-bathing, afternoon tea, and folk-dancing, or to spend it helping make the money that pays for all these things? Here is Mrs. David Reese Estey of Philadelphia. Perhaps she could tell you something about the first kind of life. And if you really want to know about the other—well, see "The Wall Street Girl," on the opposite page.

Photograph by Underwood & Underwood.

Photograph by Brown Brothers.

MANY people's idea of a palm is a shiny, spiky affair in a pot, feebly trying to conceal an orchestra. At Palm Beach the palms are regular trees, and the weather is so stylish and well-behaved that everybody calls it "simply perfect climate." It's a busy life there on the south Florida coast, consisting of golf, tennis, surf-bathing, motor-boating, teas, concerts, and balls, not to mention five or six meals a day and long morning naps.

SHE belongs to a family that believes in doing things, no matter how many gilt-edged bonds lie drawing interest for them in triple-plated safety-deposit vaults. She is Ellen Mary Cassatt, whose uncle was one of the greatest presidents the Pennsylvania Railroad ever had. His bronze statue stands to-day in the New York terminal, looking down on a moving stream of 40,000 people a day who go back and forth over his road. For all this, his young niece prefers thoroughbred hunters to a private car, when it comes to a question of getting anywhere.

Photograph by Underwood & Underwood.

NO wonder this young woman looks as if she owned the earth. To Californians the earth is California, and Mrs. Jack Spreckels' family own a good deal of it. She was the first woman to say "Hello, 'Frisco" over the coast-to-coast 'phone. After saying "Hello," she said: "Yes, indeed, Jack; I should love to spend our honeymoon at Coronado Beach." And here she is doing it.

THE most difficult question that a millionaire has to face is that of how to spend his money. One way is to reverse the usual order of things—eat strawberries in January, give your guests venison and partridge during the closed season, and wear white duck and sit under a palm when the greater part of the world is struggling along in fur coats and galoshes. Here are Miss Miles Robertson, niece of Colonel House of Texas, and Mr. William Ramsay Heberhart, watching the Coronado races under a tropical sun, while at Bangor, Maine, the leading citizens are all out shoveling three feet of snow off their door-steps.

Photograph by Underwood & Underwood.

Where are T
Wandering E
To-ni

WOMAN'S place, according to Mrs. Harriet Chalmers Adams, is anywhere she jolly well pleases to go. Siberia? Sure. She has traveled for months at a time across its barren wastes. South America? She knows more about it than any other woman in the world. Mrs. Adams has proved that a woman can go anywhere in the world and be safe.

Copyright, Brown Brothers

"PROFESSOR NANSEN, sir." For four years he was "Farthest North Nansen," with a record of 86°14' north of the equator, or the nearest that man had ever approached to the North Pole. Now, his record having passed to another, he is Professor Nansen of Christiania, Norway. Even at fifty-four, though he leads a sedentary life, the muscles in his calves are hard and bulging. No wonder! To get into condition for his dash to the Pole with the *Fram*, he snow-shoed all the way across Greenland, a little thing nobody else has ever cared about doing. After that he was an ambassador at the Court of St. James for a few years, where his training in frigid conduct stood him in good stead.

Copyright by Brown Brothers

WRAPPED up in his fur clothes, in a house he entered on his hands and knees, wishing more for a sight of the sun than anything else, Vilhjalmur Stefansson is toasting his hands before a whale-oil lamp. He expects to-morrow to dawn in about four months, and there aren't any Broadway lights to cheer his long evening. Stefansson is the young Canadian who has been exploring the arctic for Canada since 1913. He does not expect to come back for a couple of years. He is the man who discovered the White Esquimaux, who had never seen another white man.

THERE are any number of quiet, uneventful things an explorer can do when he's tired of exploring. For instance, he can become a captain in the navy and fight the Austrians, like the Duke d'Abruzzi. The Duke took Nansen's farthest North record away from him by nineteen minutes—by the map, not the clock. That happened in 1900. Since then he has climbed mountains successfully and wooed Katherine Elkins unsuccessfully. She turned him down for a man who never ate a polar bear or killed an Austrian in his life. Strange, the way of these women.

Photograph by Brown Brothers

ONE man has gone so far south that the King of England knighted him for it. Sir Ernest Shackleton got to within ninety-seven miles of the South Pole as far back as 1909. It was the culmination of his romantic journeys, for Sir Ernest slipped off to sea when a youth and joined a merchant vessel. Finally the navy called him: his magnificent body was a pass for a polar expedition in 1901, and by 1909 he was leading his own brave little band of explorers. The war has put a halt in his travels for science, but he is traveling for the British flag just the same—"somewhere on England's private seas."

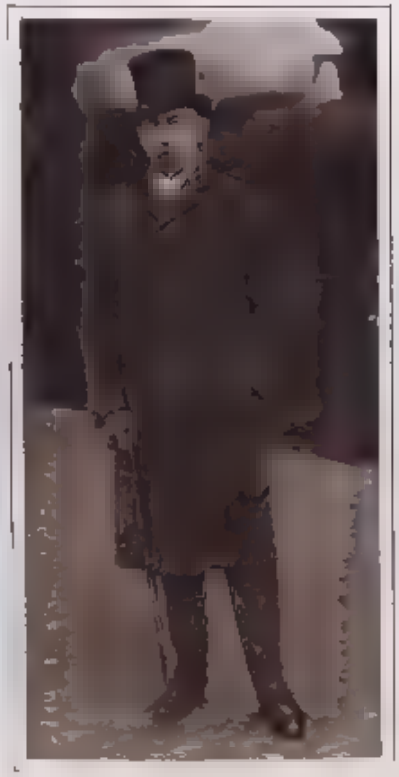
Photograph by Brown Brothers

Tise
Bys
t?

IF there is no place in the world left to explore, you can blame it on Henry Savage Landor. He has spoiled more perfectly good unknown places than any other man living. He did it in this way: first he drew a line with a ruler across the map of Africa, at the widest point. It was about 6500 miles, and he followed the line. Then he drew a new line from Rio de Janeiro to Lima, in South America, and over he went in spite of the supposedly impassable Andes. He did the same to poor Persia, and he was the first white man into the Forbidden City in the march on Peking in 1900. Nobody knows just where he is now, but you can depend upon it he is having the time of his life.

HIRAM BINGHAM is another college professor but he would be a mighty fine trench-digger. In Peru, on the top of a mountain, lies the ancient forgotten city of Machu Picchu. Once it was the capital of the Inca nation, but for some unknown reason was abandoned centuries ago. No scientist had explored it—that is, until Professor Bingham headed an expedition to find out about it. They climbed the walls of the mountain, and, once established on the plateau, set to work with picks and shovels to uncover the ancient glories of this city. He got so much data that he is still writing his book which will explain his conquest to the world.

Photograph by Bowes Brothers



SEVEN polar expeditions are enough to discourage most men from wanting to go North again; but Admiral Robert E. Peary made eight. The only reason he didn't make nine was because on the eighth he planted the American flag on the top of the earth. For which Congress made him an admiral, and various societies have pinned so many medals on him that he would have to change his clothes every twenty minutes to wear them all in one day. Admiral Peary doesn't want to see this country go to war; but if war ever comes he hopes a nice warm place will be saved for a certain gent named Dr. Cook—in the first row of trenches, right up under the guns.

Photograph by Bowes Brothers

ave not forgotten
ace. His first name
He is the man who
's expedition to the
e, although he didn't
for a couple of years
d, and Scott's tragic
ecall a shock to men
ere all polar explora-
something almost as
is an aviator now in
gian army corps, all
he possibility of
re is something about
who go farthest
d farthest south and
into the jungles then
hem unhappy unless
bringing its way close
ers.

Photograph by Bowes Brothers

Such Is Fame

YOU may wake up some morning to find the reporters pulling the blankets off the bed and demanding an informal picture of you. But when you put yourself down as one of the immortals just think that Terrible Swede Anson was captain manager first-base man of the Chicagos and that his batting average was 399. Yet a few turns of the calendar and he is forgotten. Such is the thing we call Fame.

Copyright, Paul Thompson

ROCKEFELLER and Morgan were among those General Coxey arrested in 1894 when his army of the unemployed began their march to Washington. Although these gentlemen sent regrets, some million men followed Coxey. But the day after their arrival at the capital, Coxey was arrested for walking on the grass, and before he was released the army had disappeared. Last year the General tried the same stunt. But this time only nine men encircled the capitol with him—and next day they all got jobs.

IF Joseph Leiter hadn't said a woman can't keep confidence if trusted about a deal he was planning in Wall Street, and if she hadn't whispered the news to her best friend in confidence that she wouldn't tell a soul, you might still be seeing his face on the front pages. His father turned Leiter into the cold world with only one million to play with. But this enabled him to get the biggest corner on wheat Chicago ever heard of. For a year it looked as if Joseph Leiter would rank among America's biggest financiers, until then the smash came, losing him six millions in ten days.

Copyright, Bain News Service

TEN years ago every man about town and every real woman of fashion knew all about Ted Sloan—what his salary was (one year he made $100,000), what horse he rode last, what the King of England said about him, and how no jockey could hope to beat him. Then a betting scandal and a row at Ascot, when Ted struck a waiter across the face with a champagne bottle, turned the tide of his favor.

I, an ex-magician and nineteen years, will now begin to set down as full and frank a portrayal as I am able of myself—or whom the world contains no parallel," wrote Mary MacLane a few years ago. Eighty thousand copies of the portrayal sold in the first month of its publication. Everybody—even the critics—read her book and wasted gasping for the next. But by the time she had finished, the second her ideas had become so much like every one else's that nobody cared about hearing them.

YOU remember the ten-thousand-dollar ball James Hazen Hyde gave at Sherry's a few years ago. It started all that big insurance row and made "Jimmy" Hyde the most talked of person in America. He has gone to Paris now, taking with him his valets, his valets to turn him over when he snores, his tandems, and his head-line escapades. He is supposed to be a patron of the fine arts, as a change from the labor of vice-presidenting the Equitable.

Photograph by Brown Brothers.

DR FREDERICK A. COOK, the once famous Arctic tobogganist, is the one man in America who has turned down the Kaiser. He simply didn't have time to lecture at the palace in Berlin when his Imperial Majesty invited him. For three days Dr Cook talked to royalty and presidents of academies about the view from the North Pole, until Peary telegraphed he didn't know anything about it.

AS New York is now so reformed it doesn't know what a straight flush looks like, it can't be expected to remember "Honest" John Kelly. All those stories that everybody knew once: his fight at Rector's with McGraw, the anecdotes of his pool-rooms, how he returned the glass eye he found in a bar-room, and so gained his reputation of honesty—all this is a thing of the past.

EBERRY WALL might well have expected immortality for owning that $250 worth of cuffs. For years the "King of the Dudes" could cope his biography through the morning papers; but, as he couldn't exist in a country where racing is no more, he moved to Paris. And already people in New York—well informed on on politics, the Winter Garden, and other matters of moment—have actually forgotten Mr Wall, and his cuffs and even his hundred suits.

had been started by the unexpected a
ance of
"What a that you say?" he demanded
She tried to laugh, but she was still too disconcerted to make it a successful effor
She was not often goaded into such a n
confession as this
"I isn't worth repeating," she answered
dreamily
"You said you hated yourself some-
"
"The steak is very, very good," she an-
something
n you aren't hating yourself now?"
no," she replied quickly. "It's only when I go serious and please don't
let's be serious
The rest of the dinner was very satisfactory for he left her nothing to do but sit back and enjoy herself. And he made her laugh, sharing with him his laughter
It was half past ten when they
and went out upon the street. And there she kept right on forgetting. It was not until she stood in her room, half undressed, that she remembered she had not told Pendleton that tonight was positively to bring to an end this impossible friendship

WITH the approach of the season, when pretty nearly comes back o ewn, Fenders engagements multiplying so it required a good deal of an
le arithmetic to keep them from conflicting. In this emergency, when she really needed Don, not only was he of no practical help, but he further embarrassed her by announcing a distinct refusal of all of spoon engagements. This placed her the embarrassing position of being going to go alone and then apologize for him
"Poor Don is in business now," was her stock explanation
She was irritated with Don for having placed her in this position. In return for having surrendered to him certain privileges, she had expected him to fulfil certain obligations. If she had promised to allow him to serve exclusively as her escort, then he should have been at all times available. He had no right to leave her a social widow, even when he could help it. As far as the afternoons were concerned the poor boy could not help it, she knew that, but, even so, why should her winter be broken up by what some one else could not help"
She had given her consent to Don, not to a business man. As Don he had been delightful. No girl could ask to have a more attentive and thoughtful dance
had been. T
his engage
never failed her. He was the only man she knew who could sit through a tea without
And
girl friends, so that most of them were jealous of her. Decidedly, she had had

when he announced that he was go
This did not affect her feeling toward Don himself
by after all.
quence. She had no doubt he could make as much money as he wanted, just as her father had done
But of late it had been increasingly difficult to persuade him, on account of business, to fulfil even his evening engagements. He was constantly reminding her of bonds and things that he must study. Well, if it was necessary for him to study bonds and things, he should find some way of doing it that would not interfere with her plans.
The climax came when he used to be excused from the Moore cotillion because he had three other dances for that week
"You see," he explained, "Farnsworth is going to let me go out and sell as soon as I'm fit, and so I'm putting in a lot of extra time.
"Who is Farnsworth?" she inquired
"Why, he's the general manager. I've told you about him."
"I remember now. But, Don dear, you aren't going to *sell* things?"
"Yes, but I am," he answered enthusiastically. "All I am waiting for is a chance."
"But what do you sell?" she i
"Investment securities."
He seemed rather pleased that she was showing so much interest
houses buy a of securities wholesale and then sells them retail—just as a grocer
"Don"
"It's the same thing," he insisted
"Then I should call it anything but an attractive occupation."
"That's because you don't understand. You see, here's a man with some extra money to invest. Now, when you go to him, maybe he has something else in mind to do with that money. What have to do—"
"Please don't go into details, Don," she interrupted. "You know I wouldn't understand."
"If you'd just let me explain once," he urged
"It would only irritate me," she warned. "I'm sure it would only furnish you with her reason why you shouldn't go as much as you do."
"It would," he agreed. "That's why I want to make it clear. Don you
last if I keep at this for a few years—"
"Years?" she gasped
"Well, until I get my ten thousand."
"But I thought you were planning to have that by next fall at the latest"
"I'm going to try," he answered.
going to try hard. But, as
doesn't look as easy as did before I started. I didn't understand what a man has to know before he's worth all that

"I'm sure I don't find so thousand to be very much," she observed
"Perhaps it isn't much to spend," he admitted, "but it's a whole lot to earn. I know a bunch of men who don't earn it."
"Then they must be very stupid."
"No, but somehow dollars look bigger downtown than they do uptown. Why I know a little restaurant down there where a dollar looks as big as ten
"Don dear, you're living too much downtown," she exclaimed somewhat petulantly. "You don realize it, but you are. It's making you different—and I don't want you different. I want you just as you seem to be."
She fell back upon a straight appeal an appeal of eyes and arms and lips
"I miss you awfully in the afternoons," she went on, "but I'll admit that can't be helped. I'll give up that much of you But after dinner I claim you. You're mine after dinner, Don."
d eautiful in her like this. nothing else seemed to matter. There was no down town or uptown there was only she. There was nothing to do but stoop and kiss her eager lips. Which is exactly what he did
For a moment she allowed and then with an exalted laugh freed herself
give me one of your cards, Don."
He handed her a card, and she wrote upon it this
"*December sixteenth, Ninety-eighteen.*"

I never had an opportunity to test knowledge of the bonds about he had laboriously acquired so much information, because within the ext week all these offerings had been sold and their places taken by new securities. These contained an entirely different set of figures. It seemed to him that all his previous work was wasted. He must begin over again, and, as far as he could see, he must keep on beginning over again indefinitely. He felt that Farnsworth had deprived him portunity, and this had the
too, during December and most of January. Frances kept him ve
He had never seen her so gay or so beautiful. She was like a fairy sprite ever dancing to dizzy music. He followed her in a sort of daze from dinner to dance, until the strain of music whirled through his head all day long.
The more he saw of her, he more he desired of her. In Christmas week, when every evening was filled and he was with her from eight in the evening until two three and four the next morning, he would glance at his watch every ten minutes during the following hours from nine to five were interminable. He wandered restlessly about. He fell picking up papers and circular only to th them after an uneasy minute or two. The nature often stuff faded into the background. Even Miss Winthrop receded until she became scarcely more than a figure behind a typewriter. When he was sent out by Farnsworth, he made as long an errand of it as he could. He was gone an hour or an hour and a half on commissions that should not have taken half the time

IT was the week of the Moore cotillion that Miss Winthrop observed change in him. She took it to be a
men, her observation had told her who could sustain themselves at their best for any length of time. This was an irritating fact, but being a fact had to be accepted. As a man he was entitled to an off day or two, possibly to an off week
But when the second and third and fourth week passed without any notable Miss Winthrop be-
"You ought to put him wise," she ventured to suggest to Powers
" Powers had inquired
"Well, he seems like a sort," she answered indifferently
he is," admitted Powers, with an

that Powers interest went no further. He had a wife and two children and his own ambitions.
For a long time she saw no more of him than she saw of Blake. He nodded a good morning when he came in, and then seemed to lose himself until noon. When he docked she did not know. For a while she had rather looked for him, and then, to cure herself of that, had changed her own luncheon place. At night he generally hurried out early—a bad practice himself at least once. Farnsworth had wanted him for something after he was gone, he had said in comment, but it was the sort of thing Farnsworth remembered. When, on the very next day Mr Pendleton started home earlier, it had required a good deal of self-control on her part not stop him. But she did not stop him. For one thing, Blake was at his desk at he time
It was a week later that Miss Winthrop was called into the private office of Mr Seagraves one afternoon. His own ste- had been taken ill, and he r to think the day. She took half a dozen letters, and then waited while Farnsworth came in for a confi- matters. It was as the latter was leaving that Mr Seagraves called him back.
ow is Pendleton getting along?" he inquired.
Miss Winthrop felt her heart stop for a beat or two. She bent over her note-book to conceal the color that was burning her cheeks. For an impersonal observer realized they showed too much
"I think he has ability," Farnsworth answered slowly. "He began well, but he has let down a little lately
"That's too bad," answered Mr Seagraves. "I thought he would make a good man for us."
"I can tell better in another month," Mr Farnsworth answered
"We need another selling man," declared Mr Seagraves
"We do," nodded Farnsworth. "I have seen several we can get if Pendleton n t develops"
"That's good. Ready, Miss Winthrop."

THE thing Miss Winthrop had to decide that night was whether she should arrow Mr Pendleton to stumble on to his doom or take it upon herself to warn him. She was forced to carry that problem home with her, and eat supper with and give up her evening to it. Whenever she thought of it from that point of she grew rebellious and lost her temper

There was but a single sound argument why her duty and her thought should be has superseded by Mr Pendleton
She had already done what she could n him, and if he had not responded to n

the morning fresh,
had advised
was on an errand for Farnsworth and of race he had loafed. She had told him to keep up to the minute on the current investments the house was offering and to-day he probably could not have told even the names of half of them. No one could argue that it was her duty to keep after him every minute—as if he belonged to her
And then in spite of herself her thoughts were back to the private office of Mr Seagraves. She recalled the expression on the faces of the two men as
of
If he braced up, well and good; if he did not, then it was only a question of selecting some one else. It was Pendleton's affair, not theirs
This was what every one thought except Pendleton himself, who did not think at all, because he did not know. And if no one told him, then he would never know. Some day Mr Farnsworth would call him in, the office man tell him his services were no longer needed. He would not tell him why, even if Don wish perverting almost nilleton would go. Of course, he might land another place; but it was no easy thing to find the second opportunity having failed in the first
And yet this was all so unnecessary. Mr Pendleton had in him every thing Farnsworth wanted. If the latter could have heard him talk as she had heard him talk he would have known this. Farnsworth ought to send him out of the office—let him get among men where he could talk. And this would come only if Mr Pendleton could hold on long enough
he must hold on. He must put in his two hours and return to his old schedule. She must get hold of him and tell him. But ho

THE solution came the next morning. She decided that if she had any spare time during the day she would write to who she had to say. When she saw him drift in from lunch at twenty minutes past one, she took the line without further ado. She snatched a sheet of office paper, rolled it into the machine, snapped the carriage in position, and began.

Mr Dunlap Pendleton
Care Carter, Baird & Seagraves,
New York, N Y

Dear Sir:

Of course it is none of my business whether you get fired or no but even if it be I like to see a man h
worth doing think that way
pins all the rope he wants and lets him hi himself. And that is just what you are doing with you. I had a tip straight from the inside the other day. But if you keep on as you have for the last six weeks you will lose your just about another week it. Then, but n
ager in a right from headquarters
I know, this is what you
to I'd rather resign as bi
to be asked to resign. I

a minute" ask me where I got my information, because I won't tell you. I've no business to tell you this much. What you

I am,

She addressed this to the Harvard Club, and posted it that night on her way home. It freed her of a certain responsibility, and so helped her to enjoy a very good dinner.

To be continued next week

Miss Murphy's Loss

In fifty years there will not be one of this kind left alive on the face of the globe

"CALIPH" the largest and most celebrated hippopotamus in captivity is no more, and "Miss Murphy," his loving spouse, is a widow. If her grief is in direct proportion to the size of the departed, she must be the most prodigiously unhappy widow in captivity.

For a quarter of a century Caliph and Miss Murphy (she preferred to keep her maiden name) have been the leading attractions of the hippopotamus house in the New York Zoological Park. Now Miss Murphy must mourn all alone, for Caliph died at the age of fifty-three at home in Africa like a king.

The accompanying photograph shows the mighty Caliph (now, alas, stuffed) holding court in the Zoo. He was eight feet long, and weighed over [illegible] when alive. He was captured when he was four or five years old, on the banks of the Nile in Egypt and was exhibited thereafter for a long time in traveling shows, and finally bought for $5000 for the New York Park menagerie, where he met "Miss Murphy." Auntie Indigestion [illegible] death, at the age of fifty.

Caliph and "Miss Murphy" founded the greatest hippo dynasty in the world. Five of their offspring, the only hippos ever born and bred in captivity who have lived to [illegible] are now scattered in the various zoological parks of the country. America. One of their eight-year-old sons, "Peter the Great," weighing two and a half tons, is now in the Bronx Zoological Garden.

Caliph when [illegible] weighed twelve hundred pounds when first removed, and consumed one hundred square feet of surface

How to Move Your Apple Orchard

TRANSPLANTATION of big shade and fruit trees [illegible] was [illegible] with [illegible] the [illegible] In the [illegible] moved [illegible] which enclose [illegible] apparatus of [illegible] in operation, and [illegible] moved, ninety-five per cent are living and growing to-day, none the worse for their experience on moving day.

Special apparatus is, of course, required to handle trees of such size. A very ingenious device is employed for carrying the dirt along with the roots. Big sectional plates, somewhat resembling shovel blades, but curved in toward a common central point at their lower ends, are driven into the ground encircling the tree roots. These clip shovel-like blades thus form a sort of basket for the roots and dirt about them is hoisted out of the ground, and the tree, suspended from the hoisting apparatus, is transported to its new location. When it is deposited in the ground, the plates of the sectional basket are released and dirt is filled in. A great many trees [illegible] without injury

[illegible] on the middle of your lawn, [illegible]

FLORIDA

The Land of Flowers Wants to Pay You $3000 to $5000 Yearly

A. D. Albritton cleared $524.60 on ¾ of an acre at Sarasota.

E. B. Tucker sold $522.00 worth of Tomatoes from one acre.

This is the way small fruits and vegetables, between tree rows, will pay you while your Orange or Grapefruit Grove is maturing. Then your income jumps to $3000, $5000 or more a year

Here's Your Chance to trade January for June—a slim pay envelope for an income—your chance to get away from the grind and drudgery of uncongenial work—to trade blizzards for sunshine

Your Opportunity to get land—rich combination land in the famous Sarasota Bay District, Florida. Land which will pay for itself faster than you have to pay for it

Not All Land will grow vegetables and small fruits between the tree rows while waiting for the trees to bear, but Sarasota combination land will.

And You Have This Unusual Opportunity to get a 10 [illegible] or 40-acre tract of this [illegible] Sarasota land on ten [illegible]

Ten Years to Pay—Think of It! To take advantage of this opportunity means a change from a life of drudgery in a cold climate to a life of affluence and a real home amid oranges, sunshine and prosperity

Excellent Neighbors are Already Here. There are splendid schools, churches, lodges, at hand, and all that a modern town can offer. Big markets await you, and the highest cash prices are paid. You are in daily touch with Northern and Eastern cities by rail and water transportation

In the Sarasota Bay District there is abundant rainfall [illegible] are all crops, but in addition, anyone may have flowing artesian wells of pure, sweet water. These wells assure sufficient moisture in the event that the natural rainfall should happen to be insufficient when most needed

The Climate Is Ideal mean annual temperature (21-year record) is 72.4 degrees. In recreation you will have, as a matter of course, what thousands annually pay dearly for

Be True to Yourself and turn your thought into action. If you ever expect to attain independence, now is the time to start. You don't know how great this opportunity really is, but you do owe it to yourself and those dependent upon you to find out

The Coupon Will Bring You Information, books and pictures that point the EASY WAY to Florida and freedom. Act immediately, decisively. If you want to get in on this ten-years-to-pay [illegible]

SARASOTA-VENICE COMPANY, 235 Pineapple Ave., Sarasota, Fla.

SARASOTA VENICE CO
235 Pineapple Avenue, Sarasota, Florida
Tell me all about Sarasota Combination Land, and your Ten-Year [illegible]

Name [illegible]

Street Number [illegible]

City [illegible]

Is This Sign on Your Wood-shed?

"Cider, cane here, [illegible]"

Look out for the bugs in this [illegible] ... commentary [illegible]

"Hostile railroad [illegible] ... New London [illegible]"

G[illegible]

Everybody goes to church here." And they're generous with [illegible]

"Plenty of saloons"—and free lunch. In upside down cup means dry

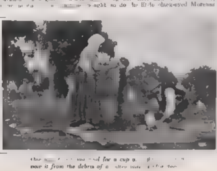
Hubby is cross." [illegible] Look out for the dog" too. All the same to the tramp.

"Stone pile here No tramp stops to read that sign twice. That's why it's a simple one

How Pedro Gets His Coffee

PEDRO MORENA is a man of [illegible] of a plain [illegible] shack. He was employed one day [illegible] his wife [illegible] out the waste pile to a coffee [illegible] and grinding place, a big [illegible] [illegible]

[illegible] morning [illegible] coffee, and so does his wife, and [illegible] so do the little black-eyed Morenas.



[illegible] for a cup [illegible] near it from the debris of [illegible]

300 Plans FREE

$810

Save $200 to $800 on Your Home!

Send the coupon today [illegible]

Shipped Anywhere! Satisfaction or Money Back!

Standard Material or Ready-Cut Homes!

3 Big Books FREE!

Gordon-Van Tine Co.

Davenport, Iowa

FREE

GORDON-VAN TINE CO. [illegible]

You Can Earn $250 A MONTH with This NEW MACHINE

SEND FOR THE FREE BOOK [illegible]

BECOME A NURSE

The Chautauqua School of Nursing

LAW BOOK FREE

AMERICAN SCHOOL OF CORRESPONDENCE

FREE [illegible] Hunters and Trappers

Learn to Stuff Birds

40 to 50% off Market Prices

Diamond Banking

Free Examination

Jos. DeRoy & Sons

Army Surgeons [illegible]

HERMAN'S US ARMY SHOES

[illegible] Boston Mass

ON FAMOUS MUNSON LAST

Electrical BOOK FREE

AMERICAN SCHOOL OF CORRESPONDENCE Chicago, U. S. A.

"Fasting in Roseland"

The CONARD & WEST GROVE

10 Cents a Day

WURLITZER Free Band Catalog

FREE

TYRRELL WARE [illegible] Chicago

CLASSIFIED ADVERTISING

You [illegible] in the classified columns of

EVERY WEEK and THE ASSOCIATED MAGAZINES

Combination Rate $3.00 Per Line

95 MADISON AVENUE, NEW YORK
[illegible] NORTH WABASH AVENUE, CHICAGO

CALIFORNIA FARM LANDS

CORPORATIONS

[illegible] ARIZONA

BUILDING MATERIAL

GAMES AND ENTERTAINMENTS

MUSIC LESSONS AT HOME

Look Out for the Snow-Bound Mosquito!

Photograph by Geo. E. Mitchell

Did a mosquito ever bite you on a cold winter night? That is the time they are most bloodthirsty, according to hunters and surveyors of the Rocky Mountains and Alaska. Above the snow-line the pest becomes voracious, and men have to wear gauntlets on their hands and nets over their heads. And there goes New Jersey's hard earned mosquito record.

What About a Winter Vacation?

By EDWIN F. BOWERS, M.D.

FOR one who is not actually a bed-ridden invalid, the best way to rest is to do something different. And the more different it is the better. To do this is comparatively easy in the summer. Then we have innumerable opportunities to become healthily child-minded. For we have the normal relaxation of the solar rays to stimulate this, and all outdoors to do it in.

But when the air begins to nip, the majority of us get cold feet—metaphorically and physically. We fold up our vacation habits and put them away until summer comes again. We hold that a normal winter life is bounded on the north, south, east, and west by steam radiators. We prefer to buy our heat rather than to manufacture it out of food, oxygen, and energy.

Why We Feel "Bad" in Winter

THIS is where we make a big mistake, for this temperature-phobia is one of the chief reasons why almost invariably we feel more "dopey" in the winter than we do in the summer. In summer our brows may be laved in perspiration, but the perspiratory ducts are excreting the body's waste material. In summer our brains are clean and our blood is properly oxygenated, because the lungs have a better and more liberal fuel supply of oxygen. Our livers are more alive, because we eat more green vegetables and fruits, drink more water, and take more exercise.

These are the reasons we feel "good" in the summer. And our indoor habits and our inherent disinclination to make friends with winter are the reasons we feel "bad" in cold weather—especially toward spring, after we have been industriously poisoning ourselves for several months.

Fresh Air All the Year

IF we could keep up even a moderate proportion of our summer fresh-air life in winter, we would probably avoid this overloading with fatigue poisons, and consequently "that tired feeling"—which, by the way, is not confined to any one season. But if we can't—or won't, which to many of us is the same thing—we need a vacation. The logical place to take that vacation is in a climate where we can duplicate the opportunities of our summers in boating, fishing, swimming, baseball, golf, and all the glorious methods of making our normal work life "different."

Therefore, for those who can afford the time and expense, a trip to Old Point Comfort or the resinous pines of the Carolinas or Georgia, to the lakes and summer shores of Florida, to the Bermudas, or to some other of the hundreds of beautiful and healthful open-air play-grounds of the South, is a sensible health and life insurance.

As a delightful break in the monotony of winter life in the North, as a means of bringing summer efficiency to winter brains, lungs, livers, and muscles, a Southern vacation of a fortnight or a month is unexcelled. And for an invalid it is the best medicine in all the wide world.

New Use for a Pin-Hole

Photograph by E. F. Allen

Life grows simpler every day. Now you can take a picture with not much more than a box with a pin-hole in it. This photograph was taken without a lens, the light reaching the sensitive plate through an aperture the size of a slot. After a few years you will be able to fill the family album with all the sisters and the cousins and the aunts, with just the assistance of a hat-box or two.

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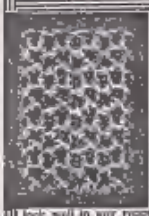

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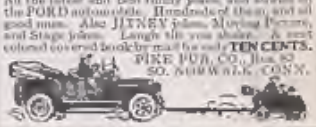

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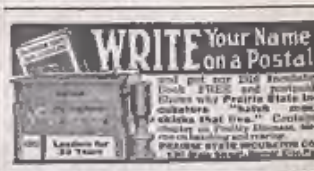

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Simply a Streak of Luck

Continued from page 6

He played his third and fourth rounds excellently. It was between him and Starbuck for the championship. When the pair went to the first tee on Saturday morning, all Warwick was there to see—and incidentally to scrutinize Peggy, and try to analyze her behavior toward at least one of the finalists. Three hundred residents of the suburb nodded significantly at the slightest manifestation of her interest in Starbuck. When he finished the morning's play four up, and she cried out in delight at his last long putt, there was no longer doubt. Curiously enough, Ted Ashton and I were the only ones who seemed to appreciate Harrower's need of encouragement.

In order to secure his calmness for the afternoon, I had insisted that we lunch together, and would permit no one to join us. I didn't want my man disturbed by any self-appointed humorists. I had Harrower order training-table food; and I wouldn't let him look at my early afternoon edition of the *Record* for fear that he might find in it something to think about. I knew he could make up those four holes if he put his mind to it.

The only reason I had for looking at the paper myself was that I wanted to see how some listed securities were getting along. My attention, therefore, was directed to the financial page. All at once, out of a maze of type, I caught Harrower's name. I stared again, and cold chills chased down my spine. There, in a space of ten or twelve lines, was the conventional announcement of contracts let for the Dutchess County bridges and culverts. At the head stood the name of a big contracting firm, with a bid of five big figures; below it, the name of Harrower, exactly a thousand dollars outbid. Out of twenty competing firms, he held his customary position—he was the runner-up! And not the subsequent item, that he had been awarded a trivial secondary contract amounting to six or seven thousand dollars, could blind me to the fact that once more he had failed.

"Anything interesting?" he inquired over his cold beef.

"There's nothing in the papers now, anyway," I said.

"No mention of the Dutchess awards yet, is there?"

"I don't see it," I said truthfully, turning the page.

"I've a hunch that I'll land the big one," said Harrower. "For the first time in my life, I've got a hunch. I'm going to get that contract, and I'm going to beat Jimmy. Something tells me I'm going to." He grinned boyishly. "Too darned bad I couldn't have had a hunch in some other field—wasn't it?"

"Keep your mind on golf!" I commanded. "You've got to beat 75—the way *he's* shooting."

"Watch me!" said Harrower. "The swan song—"

HE went out cool and confident, and his poise wasn't the least disturbed when Jimmy Starbuck won the first hole. Just as he had done in an earlier match, he glanced at his opponent and then at Peggy before each shot—but this time he played with the smooth certainty of a machine. He lost the first hole, but he took the next two; he halved three in a row and then won three. The match was squared, with nine holes to play.

The trouble began at the tenth. Jimmy was down in five, and Harrower was playing for a half—a matter of six feet. Jimmy simply couldn't stand still. He fumed and fretted and stepped about the green until a warning "Sh-h-h!" went up from the gallery. Harrower was bending over the ball, perfectly sure of himself, when Jimmy exploded.

"For the love of Mike—*shoot!*" he bawled.

Harrower, startled, moved his putter inadvertently. It touched the ball, moved it only an inch; but it counted a stroke, and gave Jimmy the hole.

The crowd held its breath. I don't suppose there was one person who didn't assume, as I did, that Jimmy, being responsible for Harrower's break, and having been guilty of a breach of etiquette, would concede the half. But—

"One up!" said Jimmy, going to the next tee.

Harrower said nothing, but I saw the lines on his face deepen. I didn't dare to look at Peggy.

They halved two holes; Harrower won the thirteenth. All even again and five to go. Just here Jimmy went sky-high for the second time; and again he spoiled Harrower's shot, and took the hole on a technicality. And Harrower, grimly sportsmanlike, said nothing. He won the fourteenth, halved the fifteenth, won the sixteenth—and stood one up with two to play.

Never in all my life have I seen a man lose his senses so completely as Jimmy Starbuck lost them then. He took to standing where Harrower, in the act of playing a stroke, couldn't help seeing him out of the corner of his eye—and Jimmy didn't stand still. Twice he coughed when Francis was at the top of his swing. Once he doodled an iron, so that the light flashed back from it into Harrower's eyes. There's nothing in the *rules* against all this, of course.

JIMMY won the seventeenth. The championship hung on the last hole.

Harrower and I were standing together at the tee when Jimmy came over to us.

"Francis," said he, "if I've got to lose this match, I'm glad it's to you—because I'd hate to see you smeared twice the same day."

"I beg your pardon?" said Harrower.

"I said I'd hate to have you smeared twice the same day."

"That doesn't mean anything to me."

"I mean your contracts."

Harrower started. "What's that?"

"Well, naturally, it would be some consolation if you pulled through *this*—after losing the other."

"I don't know what you're talking about," said Harrower.

"Why, you saw the *Record* this noon, didn't you?"

"No."

"Oh! I thought you knew—"

Harrower whirled to me. "Is he telling the truth? Did you see anything in the *Record?*"

"*No!* Play your game out!"

"Jimmy!"

"Oh, I'm sorry, old chap! It was there."

"Starbuck," I said, "if you win this championship I hope you'll be proud of it! It's your honor. If you'll go ahead and drive, we'll leave the rest of the conversation for the club-house."

"No; let's have it out right here!" snapped Harrower. "You say it was in the paper—I *find!*"

"You stood second," said Jimmy.

Henderson, who was referee, muttered over to us.

"Anything I can do?" he queried. "Not talking rules, are you?"

"There aren't any in *this* match!" I said. "The only thing you can do is to make Jimmy drive; we want to get it over with."

As Jimmy went to the sand-box, Harrower touched my arm.

"It won't do any good to cover up now," he said. "I'm braced for it. Was that in the paper? *Was* I second?"

"Francis, I'm sorry—"

"All right; never mind." He looked at Jimmy's screaming drive, on the line of the flag. "Not much of a man for handicap, am I?"

And after that Harrower, who had more nerve than any other golfer I've ever seen, cracked hopelessly under the triple strain, took eight to Jimmy's five—and it was all over.

The crowd engulfed us. Starbuck, half crazed by the shock of victory unforeseen, was swept along toward the club-house; the surging wave passed over us; the last stragglers hurried to be in at the presentation; we two were alone on the last green.

Harrower stooped wearily to tie his shoe. To my inexpert judgment, it didn't need tying at all.

"Well," he said, "I certainly did ruin that last hole!"

Across from the house a man was coming; as he approached, we saw that it was Ted Ashton.

"Looking for you," said Ted. "I might not see you again—I'm going to take a run out to the Exposition. Just wanted to let you know—about that match of ours in the first round. I don't know why in thunder you did it, but if I hadn't caught on in time—"

"Cut it out!" said Harrower shamefacedly.

"As a matter of fact, I *wouldn't* have caught on—I thought you'd gone to pieces; but after my attention was called to it—"

"What! Who did that?" said Harrower savagely. "Did *you?*"

"Never a word!" I denied.

"Anyway," said Ted, "I saw through it, Francis. Didn't speak of it before—thought it might put you off your game. Only, I appreciate it. And—you ought to have won to-day. Pretty raw deal, I call it. Well, I've got to run along. By the way, why don't you trot up to the house to-night? The folks've missed you."

"Now, what do you think of that?" asked Harrower, staring after Ted in retreat.

We took to the showers, escaping the crowd. Later we dodged through the side-door, and sat in the inn, where we dined, by special dispensation, in my room. At half past eight Harrower rose, and changed his tie for one of mine that he liked better.

"Going to make a P. P. C. call," he observed. "I'm first of Warwick—think I'll get out to-morrow. Don't want to come, do you?"

I had sufficient intelligence to decline.

"Don't sit up for me," he said. "I don't know when I'll be back. Oh! Get a copy of the *Record* for me, will you?"

I promised; and Harrower went out into the night.

IT must have been twelve o'clock when I awoke. I was sitting in a chair by the window, and on the floor was the book I had intended as a mental stimulant. Beside me was Harrower, flushed, bestilled; and in his hand was a silver trophy, which he thrust upon me with incoherent comments.

"Oh! Your cup! Pretty nice for a second, isn't it?"

"Second! Why—why, I *won!* Oh, not *golf!*"

Suddenly I got it.

"Francis!"

"I *told* you I had a hunch! I *told* you so! She knew—she knew about my match with Ted! She knew it all the time! She knew that, and she knew what happened to-day! Oh, she's wonderful—simply wonderful! There wasn't a word of truth in that rumor, old man. Jimmy did ask her, and she put him off—and to-day settled it! He was just leaving when I got there! Think of it, old man—a poor dub like me! I didn't lose—I *won!* You can't stop me now. I can do *anything*—anything in the world—"

"Oh, Francis!" I said. "I wish to thunder you'd landed your contracts too! *Wouldn't* it have been a day?"

"What difference does it make?" he said dreamily. "What difference does *that* make? I tell you, second place is pretty blamed good, if you want to know it. I'll land the big ones sometime. I tell you, I'm just coming in for a streak of luck! Didn't I tell you so yesterday? Didn't I?"

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How Reliable Is My Broker?

By ALBERT W. ATWOOD

I see in some advertisements, "A member of the New York Stock Exchange." How much does this mean? Is it a guaranty that the securities offered by such a concern are reliable?

THIS is a question that many would-be investors ask. The answer is that to be a member of the New York Stock Exchange means a great deal, but it does not mean everything, by a long way.

Never was it more important to pick out a strong, reliable broker than at the present time. The big boom in stocks last fall brought into being so many new brokerage firms of little or no responsibility that the buyer of stocks must tread a very narrow path indeed if he is to avoid danger. A witty writer in a New York paper said that only 7000 men reported this winter for snow-shoveling, as compared with 30,000 last winter, because the other 23,000 had become brokers.

This statement does not apply to the New York Stock Exchange, where membership is limited by its constitution to 1100. The Exchange has often been criticised as being a monopoly and limiting its membership too strictly; but its invariable and sensible answer is that it wants only members who possess financial responsibility. It costs all the way from $35,000 to $90,000 to become a member (about $70,000 now), and no man can muster together that amount of money without being able, with rare exceptions, to pay his bills. The Stock Exchange takes great care that there is no string tied to this money, either.

What Is the New York Exchange?

ONE must be very careful not to deal with a broker who says he is a member of the "New York Exchange" or a member of the "Stock Exchange." In colloquial conversation that may be all right, but on a letter-head it would probably mean that he ran an ordinary bucket-shop—in other words, a plain gambling joint, of which nearly 300 have recently been driven out of business. Of course, no man would dare say he was a member of the New York Stock Exchange unless he was; but there is no law to prevent him saying he is a member of the "New York Exchange," or of the "Stock Exchange," because there are no institutions bearing those names.

The great advantage of doing business through a New York Stock Exchange broker—and the same principle applies largely to members of exchanges in Boston, Philadelphia, Chicago, Baltimore, and other large cities—is the financial responsibility of the broker. In other words, he has money enough actually to buy and pay for the stocks that you order. An investor may not send in all the money at once, or his check may be a day late in arriving; but the broker has to pay in full at once.

The trouble with the host of small "outside" brokers, who have so multiplied since the war, is that many of them have not the resources actually to buy stocks, are therefore slow in making deliveries to their customers, and often have to appeal to Stock Exchange members to help them out.

The fact that a broker is a member of the New York Stock Exchange does not guarantee the reliability of the securities he offers, although it is rarely that such a broker deals in out-and-out fly-by-night, get-rich-quick shares, as countless outside brokers do. There is no rule that forbids such a broker offering securities that are not "listed" on the Stock Exchange, and such outside securities may be very good or very bad. But the majority of the business transacted by most members is in the stocks and bonds actually permitted on the Exchange; and, while all of these are not necessarily desirable or reliable, they all represent companies important and established enough to furnish the most exhaustive information. No stock or bond ever goes on to the Exchange without the company giving all the information humanly and reasonably possible to furnish. This is a tremendous protection to investors. Neither the Stock Exchange nor its members guarantee these stocks and bonds, but the investor always has access to the necessary facts on which to judge their merits for himself, which is far less true of "outside" securities.

Numerous companies whose stocks and bonds are "listed" have been ruined by high finance or mismanagement. But, even in those cases, the companies have had enormous amounts of actual property.

As a matter of course, all patently fraudulent schemes fail to get on the Exchange; in fact, they never attempt to.

One advantage of buying through a New York Stock Exchange member is that you know exactly what the commission will be beforehand, because it is strictly regulated by rule. Another advantage is that you will be sure of getting a fair price, because the market-place on the Exchange is the largest and most open in the world.

There are many investment bankers of splendid character and reliability who are not members of the Exchange; but they usually deal in high-grade bonds that are not quoted on the Exchange. For stocks and for the many hundreds of listed bonds it is safer to go to a member broker.

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